



1050 Woodward Avenue | Detroit, MI 48226

JAMES KIRKWOOD  
BETSY J KIRKWOOD  
6340 MORGAN RUN RD  
WEST DECATUR PA 16878-8427

**Loan Information**

**Loan Number:** [REDACTED]  
**Property Address:** 6340 Morgan Run Rd  
West Decatur, PA 16878  
**Statement Date:** 10/17/2022  
**New Payment**  
**Effective Date:** 12/01/2022

**1. Your Escrow Account Items**

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

**Annual Escrow Account Breakdown**

Activity	Estimated Amount*	Actual Amount	Next Due
School Taxes	\$655.96	\$637.58	09/2023
Township Taxes	\$236.38	\$236.38	04/2023
Mortgage Insurance	\$523.56	\$523.56	12/2022
Homeowners Insurance	\$1,243.00	\$1,243.00	06/2023
<b>Totals:</b>	<b>\$2,658.90</b>	<b>\$2,640.52</b>	

\*The estimated amounts are based on an amount provided previously or the amount last disbursed.

**2. Your Escrow Account Has An Overage**

Great news – you're getting a refund. Please note that your payment may still be changing. Your check is attached, or if it couldn't be attached, it's being sent to you separately.

**Projected Escrow Account Balance**

Projected Minimum Balance:	\$377.29
Required Minimum Balance:	\$352.83
<b>Overage Amount:</b>	<b>\$24.46</b>

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

**3. Your Payment Is Changing**

Your escrow payment is decreasing.

**Breaking Down The Numbers**

	Current	New
Principal & Interest:	\$419.61	\$419.61
Escrow Payment:	\$241.78	\$220.04
<b>Monthly Payment:</b>	<b>\$661.39</b>	<b>\$639.65</b>

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

**Mortgage Payment Breakdown****Quick And Easy Payment Options**

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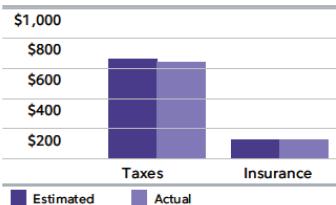
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#### 4. A Closer Look At Your Escrow Account History

##### Total Tax & Insurance Payments



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current overage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

##### Escrow Account Activity History For September 2022 To November 2022

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
09/2022	Beginning Balance					\$833.91	\$592.13
09/2022	Deposit	\$221.57	\$0.00	\$0.00	\$0.00	\$1,055.48	\$592.13
09/2022	Withdrawal - SCHOOL TAXES	\$0.00	\$0.00	\$655.96	\$637.58	\$399.52	-\$45.45 <sup>D</sup>
09/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$43.63	\$43.63	\$355.89	-\$89.08 <sup>D</sup>
10/2022	Deposit	\$221.57	\$684.92	\$0.00	\$0.00	\$577.46	\$595.84 <sup>**</sup>
10/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$43.63	\$43.63	\$533.83	\$552.21
11/2022	Deposit	\$221.57	\$221.57	\$0.00	\$0.00	\$755.40	\$773.78 <sup>**</sup>
11/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$43.63	\$43.63	\$711.77	\$730.15 <sup>**</sup>
<b>Totals</b>		<b>\$664.71</b>	<b>\$906.49</b>	<b>\$786.85</b>	<b>\$768.47</b>		

<sup>\*\*</sup> This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

<sup>D</sup> Your account had or is projected to have a deficiency. This is a negative balance in your account.

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## 5. A Closer Look At Projections For Your Escrow Account

### Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$523.56
TOWNSHIP TAXES:	\$236.38
HOMEOWNERS INS:	\$1,243.00
SCHOOL TAXES:	\$637.58
<b>Total Annual Taxes And Insurance:</b>	<b>\$2,640.52</b>
<b>New Monthly Escrow Payment:</b>	<b>\$220.04</b>

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$352.83. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

### Future Escrow Account Activity For December 2022 To November 2023

Date	Activity	Payments		Disbursements		Balance	
		Estimated		Estimated		Estimated	Required
12/2022	Beginning Balance					\$730.15	\$705.69
12/2022	Deposit	\$220.04		\$0.00		\$950.19	\$925.73
12/2022	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$906.56	\$882.10
01/2023	Deposit	\$220.04		\$0.00		\$1,126.60	\$1,102.14
01/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,082.97	\$1,058.51
02/2023	Deposit	\$220.04		\$0.00		\$1,303.01	\$1,278.55
02/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,259.38	\$1,234.92
03/2023	Deposit	\$220.04		\$0.00		\$1,479.42	\$1,454.96
03/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,435.79	\$1,411.33
04/2023	Deposit	\$220.04		\$0.00		\$1,655.83	\$1,631.37
04/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,612.20	\$1,587.74
04/2023	Withdrawal - TOWNSHIP TAXES	\$0.00		\$236.38		\$1,375.82	\$1,351.36
05/2023	Deposit	\$220.04		\$0.00		\$1,595.86	\$1,571.40
05/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,552.23	\$1,527.77
06/2023	Deposit	\$220.04		\$0.00		\$1,772.27	\$1,747.81
06/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,728.64	\$1,704.18
06/2023	Withdrawal - HOMEOWNERS INS	\$0.00		\$1,243.00		\$485.64	\$461.18
07/2023	Deposit	\$220.04		\$0.00		\$705.68	\$681.22
07/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$662.05	\$637.59
08/2023	Deposit	\$220.04		\$0.00		\$882.09	\$857.63
08/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$838.46	\$814.00
09/2023	Deposit	\$220.04		\$0.00		\$1,058.50	\$1,034.04
09/2023	Withdrawal - MORTGAGE INS	\$0.00		\$43.63		\$1,014.87	\$990.41

Note: Your remaining Escrow account breakdown is on the next page.



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**Future Escrow Account Activity For December 2022 To November 2023 Continued**

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
09/2023	Withdrawal - SCHOOL TAXES	\$0.00	\$637.58	\$377.29	\$352.83 <sup>L</sup>
10/2023	Deposit	\$220.04	\$0.00	\$597.33	\$572.87
10/2023	Withdrawal - MORTGAGE INS	\$0.00	\$43.63	\$553.70	\$529.24
11/2023	Deposit	\$220.04	\$0.00	\$773.74	\$749.28
11/2023	Withdrawal - MORTGAGE INS	\$0.00	\$43.63	\$730.11	\$705.65
<b>Totals</b>		<b>\$2,640.48</b>	<b>\$2,640.52</b>		

<sup>L</sup>This amount denotes the projected low point balance.

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As a result of your escrow overage, a check may be attached. If you prefer, you can contact us to void this check and apply the amount to your loan's principal and interest or leave the overage amount in your escrow account.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244 2359, or fax it to (877) 382 3138.